DOCUMENT RESUME

ED 123 344 CE 006 895

AUTHOR	Ramirez, Carlo; And Others
TITLE	Demonstration of a Model for the Education and Training of Spanish-Speaking Entrepreneurs. Final Report.
INSTITUTION	Amex Systems, Inc., Lawndale, Calif.
SPONS AGENCY	Community Services Administration (DHEW), Washington, D.C.
PUB DATE	Oct 75
CONTRACT	B6B-5499
NOTE	50p.
EDRS PRICE	MF-$0.83 HC-$2.06 Plus Postage.
DESCRIPTORS	Business; Course Content; Management; *Management Education; *Minority Groups; *Models; Needs Assessment; *Program Development; Program Evaluation; Program Planning; *Spanish Speaking
IDENTIFIERS	*Entrepreneurial Development Training; Entrepreneurs

ABSTRACT

A three-month Federally sponsored program for Spanish-speaking entrepreneurs in the San Francisco area was conducted in 1975 by Amex Systems to examine successful or exemplary education and training systems for minority entrepreneurs, develop a manual for organizing new training programs, and promote the establishment of additional programs. The alarming high failure rate of minority-owned businesses has been attributed primarily to poor management and business skills. The final report covers: needs assessment, participant and observer recruitment, site and instructor selection, classes, technical assistance, and program evaluation. Public service announcements on radio and television stations and newspaper advertisements were used to publicize the program at the University of San Francisco to potential and established entrepreneurs. Instructors included several San Francisco State staff and professional businessmen from the community, who presented classes in organizing and planning a small business; business management; marketing; financial management; and taxes, law, insurance, and other resources. Forty-four persons, including 11 observers, attended one or more of the classes; certificates were presented to 20 individuals who had attended a minimum of four classes. A participant questionnaire indicated a favorable overall response and good instructor ratings. Approximately half of the document consists of supplementary appendixes. (EA)

****
* Documents acquired by ERIC include many informal unpublished *
* materials not available from other sources. ERIC makes every effort *
* to obtain the best copy available. Nevertheless, items of marginal *
* reproducibility are often encountered and this affects the quality *
* of the microfiche and hardcopy reproductions ERIC makes available *
* via the ERIC Document Reproduction Service (EDRS). EDRS is not *
* responsible for the quality of the original document. Reproductions *
* supplied by EDRS are the best that can be made from the original. *
****

APR 21 1976

U.S. DEPARTMENT OF HEALTH
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

ED123344

FINAL REPORT

Contract B6B-5499

"Demonstration of a Model for the Education and Training of Spanish-Speaking Entrepreneurs"

AMEX CIVIL SYSTEMS

a division of AMEX systems, inc.

CE008895

ED123344

FINAL REPORT

Contract B6B-5499

"Demonstration of a Model for the Education and Training of Spanish-Speaking Entrepreneurs"

Contract Period
August - October 1975

Prepared by:

Carlo Ramirez
Naida Schweigert
Shirley Tyler

Jim DeMarco
Project Director

Approved by:

Albert C. Zapanta
Vice President

Submitted to: Ms. Delores Welch
Community Services Administration
1200 19th Street, N.W.
Washington, D.C. 20506

Submitted by: Amex Systems, Inc.
Civil Systems Division
1533 West 139th Street
Gardena, California 90249

CE008895

TABLE OF CONTENTS

SECTION	PAGE
INTRODUCTION	1
PHASE I - ORGANIZATION OF PROGRAM	3
IDENTIFICATION OF CO-SPONSOR	3
UTILIZATION OF OTHER RESOURCES	5
LOCATION OF SITE	9
UTILIZATION OF MULTI-MEDIA	10
RECRUITMENT OF PARTICIPANTS, OBSERVERS, AND INSTRUCTORS	11
PHASE II - CONDUCT OF PROGRAM	14
DESCRIPTION OF CLASSES	14
ATTENDANCE ANALYSIS	15
PROGRAM EVALUATION	17
DEMONSTRATION RESULTS	20
SUMMARY OBSERVATIONS	21

APPENDICES

A - ADVERTISEMENT

B - RECRUITMENT

C - PARTICIPANTS AND OBSERVERS

D - EVALUATION

INTRODUCTION

Traditionally, establishment of a small business has been a first step in achieving economic success. Although the dominant form of business today is the large corporate structure, operation of a small business remains one of the most realistic means by which individuals, and particularly those of the minority community, can participate in the free enterprise system. Unfortunately, lack of adequate training has proven to be a major obstacle facing the minority entrepreneur attempting to enter the economic mainstream.

The past decade has seen the implementation of numerous programs attempting to prepare and assist the minority business person to enter and succeed in the free enterprise system. In order for these efforts to have any consequential long range impact a framework must be established whereby the problems of the minority business person are assessed and integrated into the current educational delivery system.

Amex Systems was contracted by the Office of Education, Department of Health, Education and Welfare, to carry out just such an effort. The primary objectives of this effort were to examine successful or exemplary education and training systems for minority entrepreneurs, develop a manual for organizing new training programs, and promote the establishment of additional programs to assist small business entrepreneurs. These efforts were in response to an inter-departmental task force composed of members of the Department of Commerce, the Department of Health, Education and Welfare, and the Department of Labor. Their task was to study the problems encountered by minority entrepreneurs and provide recommendations for their solution. The first finding listed by the task force was

> The alarmingly high failure rate of minority owned businesses is attributable primarily to poor management and business skills of the owners and managers of these enterprises. [1]

---

1. Report of the Task Force on Education and Training for Minority Business Enterprise. January 10, 1974, p. 4.

Early in 1975 Amex Systems developed a manual which presented education and training programs for minority business persons which have proven to be highly successful. It was hoped that by publicizing these programs additional funds could be secured to continue and expand efforts in this area. A reference manual which comprises the second half of this publication presents a synthesis of the information and experience gained by several education and training programs. This information is presented in a format capable of assisting those charged with the implementation of new programs designed to increase the management and business skills of minority entrepreneurs.

In order to evaluate this recently developed program, Amex Systems was able to establish a test situation during which the logistics and implementation methodology suggested in the manual were strictly adhered to. The results of this testing proved the program to be eminently workable and capable of assisting minority and other small business persons.

As a result of previous promotional activities, Amex Systems was able to secure additional funds from the Community Services Administration to conduct a business training program in the San Francisco area. This program was to serve two major purposes. One was to provide services in an area which has exhibited a need for an education and training program and the other was to further publicize the need for such programs and the existence of the Amex-developed model capable of meeting this need. The program was also designed so that it would present additional opportunities to demonstrate the program to persons, agencies, and others who may be interested in implementing similar programs.

Activities to be conducted during this demonstration program included the following: needs assessment; participant and observer recruitment; site and instructor selection; conduct of classes; technical assistance; and program evaluation. These activites were to take place during the months of August, September, and October 1975.

PHASE I - ORGANIZATION OF PROGRAM

The initial phase activities described in the following section were conducted according to the general procedures outlined in the Amex-developed manual, Business Training Programs for Minority Entrepreneurs. The model was expanded to incorporate those activities necessary to demonstrate the program to persons and agencies interested in implementing similar programs.

Although there are several socio-demographic variances between the cities of Pomona, the site of our field test, and San Francisco, which required minor modifications in our approach, the basic structure of the model was not altered. Details pertaining to these variances and the resultant modifications are included in this section.

Identification of Co-Sponsor

Our research has shown that it is advantageous to have the cooperation of an educational institution and/or the SBA when organizing and presenting an educational program for small business persons. Co-sponsorship by such groups not only enhances program creditability but also provides potential sources for obtaining facilities, teaching aids, and audio-visual equipment.

In the City of San Francisco, adult education programs are administered by the San Francisco Community College District. On August 12, 1975, Amex staff met with Ms. Gail Hemenway, Public Relations Officer, San Francisco Community College District, to discuss possible co-sponsorship. Our original appointment had been with the Assistant Chancellor, Dr. Delafield, but he was unable to attend due to other administrative responsibilities. During this meeting, Amex staff explained the purpose of the program and the development of the model. Ms. Hemenway did not have authority to authorize co-sponsorship but indicated that she would discuss the matter with the appropriate officials.

At this time, the Community College District had just begun a new schedule of classes. There were some staff vacancies and the existing personnel had to cover several assignments. Therefore, they were unable to accomodate our program within the contractual time frame but did express interest in sanctioning a program at a later date.

This situation differed from that encountered during the field test. The Pomona program was conducted during the month of May which is a comparatively "slow" period for adult school activity. The San Francisco program was scheduled for the months of September and October which is the beginning of the fall semester in most areas. As Pomona has a much smaller population, the City does not need nor have the varied, extensive adult education system found in San Francisco. Although the Community College District was not offering similar business development courses, its facilities were being used for other types of classes which precluded their use by our program. In Pomona, school facilities were available.

This scheduling problem will probably occur in any major metropolitan area. Therefore, Amex recommends that arrangements for programs being conducted in densely populated areas be made as far in advance as feasible. Ample lead time will be of mutual benefit to program organizers and co-sponsors.

Amex staff next visited the San Francisco offices of the Small Business Administration. Prior to this visit, arrangements had been made for a meeting with SBA staff including Mr. August Anselmo and Mr. David Kaufman. After a discussion of the proposed demonstration, the history of the model and the Pomona field test, Mr. Anselmo agreed to co-sponsorship. Due to a staff shortage, the SBA could provide only limited assistance; i.e., a speaker for the final session, copies of SBA publications, and seals for course certificates.

Mr. Kaufman supplied the names of the following persons for possible program assistance:

Melvin J. Carriere
Vice President, Wells Fargo Bank

Frank Toner
Vice President, Urban Affairs
Bank of America

Gregory Hurst
San Francisco Chamber of Commerce
Small Business Division

Our request for SBA's co-sponsorship was confirmed in a letter to Mr. Clifford Morton, District Director, San Francisco Small Business Administration. At the beginning of the program, Amex obtained the SBA publications which were then distributed to participants. Description of these materials is included in the third section of this report, Phase II - Conduct of Program.

Utilization of Other Resources

After contacting the persons recommended by Mr. Kaufman, Amex staff was able to secure appointments with Mr. Toner of the Bank of America and Mr. Scot Stewart of the Greater San Francisco Chamber of Commerce.

During the meeting with Mr. Toner, Amex staff described the proposed program and provided background information pertaining to the model and the field test. Mr. Toner was most cooperative and made arrangements to provide 25 sets of selected issues of the Bank's "Small Business Reporter" series at no cost. He also offered to mail a flyer describing the program to some of the Bank's loan applicants and recipients. Due to time constraints, this mailing was not feasible, but copies of such a flyer were supplied to the Bank.

As Mr. Toner was not available at the beginning of the program, final details were handled by Mr. Stephen Fleischer. The Bank of America publications mentioned above are described in the third section of this report, Phase II - Conduct of Program.

On August 26, 1975, Amex staff met with Mr. Scot Stewart of the Greater San Francisco Chamber of Commerce. Mr. Kaufman of the SBA had suggested that contact be made with Mr. Gregory Hurst of the Small Business Division of the Chamber of Commerce. Mr. Hurst was on vacation and Mr. Stewart agreed to meet with Amex in Mr. Hurst's place.

After hearing of the plans for the proposed program, Mr. Stewart was quite helpful in supplying names of resources for facilities and instructors. He also offered the use of the Chamber's auditorium if a more convenient location could not be secured. Mr. Stewart suggested that his name be used as a reference and promised to intercede if any difficulties were encountered. The resources suggested by Mr. Stewart were:

Facility

Bay View Federal Savings Meeting Room
Contact: Bob Skiles
2601 Mission
648-8800

Community Centers
Contact: Tom Mallory, Assistant General Manager
Parks and Recreation
558-3355

Fireman's Fund Insurance

Bank of America World Headquarters Auditorium

National Guard Armory
Mission District

City College of San Francisco

San Francisco University

Instructors

CPA - Jack Hoffman
2 Embarcadero Center
981-7720

Business Management - Frank Giardino
Boyden Associates, Inc.
1 Maritime Plaza
981-7900

Financial Management - Bob Skiles
Bay View Federal Savings

Attorney - John Breffeilh
Transamerica Corporation

Insurance - Pete Frederickson
Frederickson and Company, Inc.
465 California
781-2000

An invitation to attend the program was extended to Mr. Stewart who expressed interest in monitoring some of the classes.

Amex contacted Bay View Federal Savings to determine if they had facilities available to accomodate the classes for the six week period. Although Bay View was unable to provide space, Mr. Skiles referred us to Mr. Robert Kreuzberger, a businessman who is active in community affairs and a member of the Mission Merchants Association. Mr. Kreuzberger (282-6904) was most helpful and suggested we use his name when contacting the following possible instructors:

Jess Hernandez (Attorney)
2460 Mission Room 220
826-2776

Bill Olquin (Attorney)
2517 Mission
647-9400

John Ramirez (CPA)
2480 Mission
282-3211 or 3212

George Rodriquez (Member, Mayor's Economic Development Comm.)
Mi Rancho
3365 20th Street
647-0580

George Medina (Editor, El Mundo)
Oakland
(Former Head of PACT)

ii

Mr. Kreuzberger provided quite a bit of information about these individuals and indicated that Mr. Hernandez would probably be best equipped to assist us. Mr. Kreuzberger was also invited to observe the program.

On September 3, Amex staff met with Mr. Yosef Patel, Special Assistant to the Regional Director, OMBE. Mr. Patel expressed interest in attending one of the sessions and was advised that a letter providing details would be sent to him. Mr. Patel suggested that we contact the following BDO's and Assistance Centers funded through OMBE:

Harold Yee, Executive Director
ASIAN, Inc.
1610 Bush Street
San Francisco, California 94109
928-5910

Leon Miller, Executive Director
Golden State Business League
13 Eastmont Mall
Oakland, California 94605
635-5900

Louis H. Barnett, President
Plan of Action for Challenging Times, Inc.
635 Divisadero Street
San Francisco, California 94117
922-7150

Mario Duarte
Mission Business Development Corporation
2460 Mission Street
926-7330

Pete Oliverez, Executive Director
Western Economic Development Corporation
4000 Broadway
Oakland, California 94611
652-2358

David Edmondson, Regional Vice President
National Economic Management Association
235 East Santa Clara Street
San Jose, California 95113
408/275-7666

Phillip Martinez, Executive Director
United Minority Business Entrepreneurs
489 Almaden Avenue
San Jose, California 95110
408/286-8408

Location of Site

As Amex staff was aware of the general socio-demographic composition of the San Francisco area, several tentative sites were selected prior to the first trip. Consideration was also given to site suggestions made by resource persons. In making the final site selection, Amex staff contacted or visited officials at the following organizations:

- Bank of America World Headquarters
- Cathedral High School
- City College of San Francisco
- Greater San Francisco Chamber of Commerce
- Sacred Heart High School
- St. Mary's Cathedral
- San Francisco Public Schools - Junior High and High Schools
- Unitarian Church
- University of California Extension Center
- University of San Francisco
- Various Hotels

Several locations were either scheduled several months in advance or were not available for use by a commercial enterprise. Others were not centrally located or convenient in terms of access and/or parking.

The University of San Francisco was Amex's choice as the site for the program since it is conveniently located for the target population and is easily accessible by freeway. The rate for the classroom was quite reasonable and audio-visual equipment was available at no additional cost. The classroom

accomodated 40 persons which was adequate for the program. Also, the cafeteria is in the building next to the Harney Science Center where the classroom is located.

Utilization of Multi-Media

Amex utilized two methods to publicize the program. The first method was public service announcements on local radio and television stations. Twenty second messages in both English and Spanish were prepared and submitted to the following stations:

KQED
KSFO
KBRG
KDIA

Copies of both announcements and accompanying correspondence are included in Appendix A.

Our investigations revealed that there are no Spanish-language newspapers published within the City of San Francisco. Also, the cost of newspaper advertising in this area is quite expensive. Therefore, it was decided that ads would be placed in the San Francisco Chronicle and San Francisco Examiner only as the same rate covered both papers. In order to have a local telephone number available for persons to respond to the ad, Amex contracted with the Executive Answering Bureau. For a reasonable rate, this company provided a telephone number and took messages for the period in which the ad ran and the week after.

Two by two advertisements ran in both of the above publications on Monday, September 8 and Tuesday, September 9. Copies of these ads are included in Appendix A. A total of 69 persons responded to the advertisement.

Recruitment of Participants, Observers, and Instructors

As the purpose of this effort was two-fold, training small business persons and demonstrating the program to interested observers, Amex utilized several methods of recruitment in addition to the advertisements described in the preceding section. A program flyer including the curriculum, site location, class dates and times was prepared for distribution.

Amex staff visited two local BDO's, PACT and ASIAN, Inc., and left several copies of the flyer for distribution to their clients. An attempt was made to visit the Mission BDO but the address given us by OMBE was incorrect as was that given in the local phone directory. Fortunately, this agency was notified about the program by the Mayor's Office of Economic Development.

Persons responding to the newspaper advertisement were sent copies of the flyer and a map of the site area. Amex also made numerous phone calls to respondents. Phone contact was made with approximately two-thirds of the total. Several attempts were made to follow-up with those persons who were not contacted originally. Copies of the flyer, map and letter are included in Appendix B.

To ensure adequate numbers of participants, Amex staff also canvassed the vicinity of the University of San Francisco campus, distributing flyers and describing the course to area business persons.

Letters describing the program and including logistical information were sent to persons and agencies who are potential sponsors for subsequent programs. A list of the names of persons and agencies to whom these letters were sent is included in Appendix C.

To begin instructor recruitment, Amex staff visited the campus of San Francisco State University on August 13, 1975 and met with the Dean of the School of Business, Arthur F. Cunningham. Dean Cunningham subsequently made arrangements

for a meeting between Amex staff and the school's Department Heads. Present at this meeting, in addition to Amex representatives, were the following Department officials:

Stan Johnson - Marketing
John Harbell - Associate Dean
Bernie Alpert - Management
Russ Sicklebower - Data Systems and Quantitative Analysis
Julian Wade - Accounting and Finance

Amex described the program, provided copies of the suggested outlines for each course for which university instructors were needed, and explained that instructors would be responsible for providing syllabie. The Department Heads agreed to discuss the program with their staffs and provide Amex with names of possible instructors.

As a result of these meetings, several San Francisco State instructors were interviewed by Amex. The following individuals were then selected to conduct classes:

Dr. Sam Trull - Business Management (Personnel)
Dr. Donnie Everette - Business Management
Ms. Audrey Jacks - Financial Management
Ms. Judy O'Callaghan - Marketing

On September 4, Amex staff met with Peter G. Frederickson of Frederickson Insurance Agencies, Inc. and his associate, Mr. Johnson. Both men were receptive to the program and agreed to serve as instructors. Mr. Frederickson has several clients who are small business persons and has attended the SBA seminars.

A meeting was held later with Jess Hernandez, an attorney whose offices are located in the Mission District. Mr. Hernandez has also been involved with

the SBA and is apparently quite active in the community. He also agreed to be an instructor and to provide an outline of his lecture.

Arrangements were also made with Mr. Ike Dow to conduct sessions on "How to Organize and Plan Your Business."

PHASE II - CONDUCT OF PROGRAM

Description of Classes

The program began on Tuesday, September 23 with a presentation by Mr. Ike Dow on "How to Organize and Plan Your Business." The second class was also devoted to this topic. Following these two classes were two sessions on business management; one directed toward personnel and one on decision-making. The subject of the next three classes was marketing. These were followed by two sessions on financial management. The final two classes were on taxes, law, insurance and other resources. A complete schedule of the curriculum and instructors is included in Appendix B. The instructors utilized the curriculum outlines provided in the manual Business Training Programs for Minority Entrepreneurs in presenting their material.

Visual aids and handouts were utilized during most of the classes. The university provided an overhead projector which was used by two of the instructors.

The following Small Business Administration and Bank of America publications were distributed:

Organizing and Planning a Small Business

1. How to Analyze Your Own Business
2. Business Plan for Small Manufacturers
3. Business Plan for Small Construction Firms
4. Business Plan for Small Service Firms
5. Business Plan for Retailers
6. Using a Traffic Study to Select a Retail Site
7. Opening Your Own Business: A Personal Appraisal
8. Steps to Starting a Business
9. How to Buy or Sell a Business

Management

1. Finding and Hiring the Right Employees
2. Building Good Customer Relations
3. Personnel for the Small Business

Marketing

1. Analyzing Your Cost of Marketing
2. Marketing Planning Guidelines
3. Checklist for Successful Retail Advertising
4. Advertising

Financial Management

1. Is Your Cash Supply Adequate?
2. Analyze Your Records to Reduce Costs
3. Understanding Financial Statements

Law

1. Choosing the Legal Structure for Your Firm

Insurance

1. Insurance Checklist for Small Business

Attendance Analysis

A total of 44 persons, including 11 observers, attended one or more of the classes. Certificates were presented to 20 individuals, signifying their attendance at a minimum of four classes. During the course of the program, Amex obtained information regarding several of the participants through use of the AQ-1 (Figure 1), an Amex-developed questionnaire.

Analysis of the questionnaires revealed that of the 23 respondees, 61% were potential entrepreneurs and 39% had established businesses. Most (64%) of the potential entrepreneurs were undecided as to the type of business they wished to establish. The remaining potential entrepreneurs indicated interest in the following businesses:

CIVIL SYSTEMS
1533 W. 139TH ST. ▪ GARDENA, CA 90249 ▪ TELEPHONE [213] 538-5270

1. Date: _____

2. Name: _____

3. Name of Business: _____

4. Brief description of business and how long in existence: _____

_____

_____

_____

5. Your relationship to the business:
- ☐ Owner
- ☐ Partner
- ☐ Manager
- ☐ Other -- please specify: _____

_____

_____

6. What are your reasons for being part of this program? _____

_____

_____

_____

7. How did you hear about the course?
- ☐ Newspaper
- ☐ Radio
- ☐ Contacted by Amex
- ☐ Other -- please specify: _____

_____

8. Do you have any suggestions for the course? (If necessary, use other side.)

_____

_____

Family Entertainment Center	2
Men's Shoe Store Retail	1
Indian Clothing Import	1
Cooperative Non-Profit Corporation	1

The actual entrepreneurs represented a wide range of business as shown below:

Clothing Store (Retail)	2
Restaurant (Mexican - 1, Middle Eastern - 1)	2
Law Office	1
Real Estate Office	1
General Construction	1
Architectural Firm	1
Dexterity Designs	1

Although questionnaires were not completed by all participants, Amex staff was able to determine that other areas of endeavor included accounting, management consulting, retail horticulture and general retail sales.

One of the contrasts between the Pomona program and this program was the general educational background of participants. In San Francisco, many of the participants had bachelor of arts degrees and some had advanced degrees.

Program Evaluation

In order to assess participant reaction to the program, Amex distributed our evaluation form AQ-2 (Figure 2) at the end of each section of the program.

Tabulation of the questionnaires revealed that the overall response was favorable. Instructor delivery, knowledge and preparation was rated good

The following questions are intended to guide us in evaluating this program and in making future decisions concerning it. We ask you to please assist us by completing this questionnaire. The effectiveness of this evaluation depends upon your frankness and the care with which you answer the questions. Please DO NOT sign your name.

Date: _____

1. Based on what you expected to learn, how would you rate tonight's session?

/ / / / / /
Excellent Good Average Fair Poor

2. How would you rate the instructor's delivery of material?

/ / / / / /
Excellent Good Average Fair Poor

3. How would you rate the instructor's knowledge of the material?

/ / / / / /
Excellent Good Average Fair Poor

4. How would you rate the instructor's class preparation?

/ / / / / /
Excellent Good Average Fair Poor

5. How would you rate the visual aids and hand-outs?

/ / / / / /
Excellent Good Average Fair Poor

6. Do you feel the time spent on the subject was:

_____ too much?

_____ about right?

_____ too little?

7. Do you feel the participant involvement was:

_____ too much?

_____ about right?

_____ too little?

FIGURE 2

AQ-2

8. What did you most like about this session?

9. What did you least like about this session?

10. Do you have any further comments or suggestions about tonight's session?

or excellent for all classes by the majority of participants. Visual aids and handouts were rated average to good. Perhaps the most significant response was to the question, "Based on what you expected to learn, how would you rate tonight's session?" Of a total of 44 responses to this question for four different classes, only four or 9% were fair or poor. Summaries of the evaluations for each class are included in Appendix D.

Demonstration Results

In order to further publicize the need for business training programs for small business entrepreneurs, several organizations, agencies and local and state governments were invited to send observers to attend one or more of the training sessions. The following individuals responded to these invitations:

	Name	Organization
1.	Mr. Raphael Jiminez	City of San Jose - Director of the Office of Local Policy Research.
2.	Ms. Barbara Montaño	City of San Jose- Assistant Director of the Office of Local Policy Research.
3.	Mr. Paul Ma	Small Business Administration
4.	Mr. Robert McKenna	Transamerica Corporation
5.	Mr. Francisco Centurion	Mission Business Development Center, Inc.
6.	Mr. Mario Duarte	Mission Business Development Center, Inc.
7.	Ms. Sylvia Favetto	Mission Business Development Center, Inc.
8.	Ms. Mary Jo Collenda	Mission Business Development Center, Inc.
9.	Mr. Roberto Rubio	Mission Business Development Center, Inc.
10.	Mr. Wellington Wong	Asian, Inc.
11.	Mr. Gerald Flamm	City of San Francisco - Assistant Director, Economic Development

As a result of additional promotional activities, the Cities of San Fernando and Long Beach, California have requested additional copies of the manual and the assistance of Amex in possibly conducting new training programs in these cities.

SUMMARY OBSERVATIONS

Our experience in conducting the business training program in San Francisco reconfirmed the need for education and training for small business owners. It became apparent from the interest expressed by Bay Area residents that their training needs in small business management and operation had not been previously satisfied. From the limited promotional campaign engaged, interested persons called for information from cities throughout the entire Bay Area. The final roster of participants included a representative sample of persons from most of the surrounding cities. This extensive interest supports the claim that current efforts by business development firms, local colleges and universities as well as other related agencies have not met the demand for such educational services.

While one of the purposes of the conduct of this program was to serve the unique training needs of San Francisco small business owners, the primary aim was to further publicize the need for education and training for entrepreneurs and the existence of a model to satisfy that need. Consequently, several activities were conducted to promote this concept and to increase the number of business training programs in the Southwest. Various public and private officials of surrounding cities were invited to attend one or more of the sessions in small business management. In addition, Amex Systems hosted a reception for both officials and participants of the program. These activities allowed the individuals to freely exchange ideas and discuss needs on an informal basis. It was hoped that this opportunity would encourage the sponsorship of programs in the surrounding communities.

A limited response was received from the invitations to public officials to observe one or more of the sessions. During previous meetings, these same individuals had indicated their interest in having an education and training program in their respective areas. It is our feeling that the lack of money available within the city for such programs contributed significantly

to this limited response. If minority business enterprise is to continue as a national priority, additional efforts will become necessary. As it stands today, the impetus behind the sponsorship of training programs has diminished. However, several alternatives exist as potential solutions to this growing problem. One, the Federal government can continue to fund business concerns to organize and conduct training programs on an as needed basis. Secondly, interested cities can initiate and staff a local business enterprise office. A staff of two persons would be sufficient to handle and administer this effort. The office could then operate continuing education and training programs at minimal costs. With the resources generally available within the city such as a local college community building, etc., the only other costs to be incurred would be those of supplies and honoraria to teachers.

In 1972, the Interdepartmental Task Force of Minority Business Enterprise stated the lack of adequate training as a major obstacle facing the small business owner in his attempts to enter the economic mainstream of this country. This fact still holds true today.

The alternatives presented above are only two possible solutions to the important problem of continuing and expanding minority business enterprise.

APPENDIX A

FREE BUSINESS DEVELOPMENT COURSES
for SMALL BUSINESS OWNERS

Amex Civil Systems, in cooperation with the Small Business Administration, will present free evening courses in business development during September and October. Subjects include:

Organizing and Planning Your Business
Business Management
Marketing
Financial Management
Taxes, Law and Insurance

For further information, call 626-3431.

GRATUITOS CURSOS en el DESARROLLO de NEGOCIOS
para los DUEÑOS de NEGOCIOS PEQUEÑOS

Amex Civil Systems, en cooperacion con la Administracion de Negocios Pequeños, presentará en los meses de Septiembre y Octubre cursos gratuitos en el desarrollo de negocios. Estos cursos se van a presentar en la noche. Los siguientes topicos se enseñaran:

Como Organizar y Planear su Negocio
Administracion de Negocios
Publicidad y el Arte de Vender
Administracion de Asuntos Financieros
Impuestos, las Leyes y Seguridad

Por mas informacion llame al telefono 626-3431.

8 San Francisco Chronicle ★ Tues., Sept. 9, 1975

Mon., Sept. 8, 1975 ★ S.F. Examiner—Page 9

FREE BUSINESS DEVELOPMENT COURSES for SMALL BUSINESS PERSONS

in SAN FRANCISCO Area

Amex Civil Systems, in cooperation with the Small Business Administration, will present several courses in business development during September and October. Course titles will include such areas as:

- Business Management
- Financial Management
- Taxes, Law & Insurance
- Marketing
- How to Organize and plan your business

For further information call

626-3431

Tuition and all materials will be provided free of charge.

FREE BUSINESS DEVELOPMENT COURSES for SMALL BUSINESS PERSONS

in SAN FRANCISCO Area

Amex Civil Systems, in cooperation with the Small Business Administration, will present several courses in business development during September and October. Course titles will include such areas as:

- Business Management
- Financial Management
- Taxes, Law & Insurance
- Marketing
- How to Organize and plan your business

For further information call

626-3431

Tuition and all materials will be provided free of charge.

APPENDIX B

AMEX CIVIL SYSTEMS
1533 W. 139TH ST. ▪ GARDENA, CA 90249 ▪ TELEPHONE [213] 538-5270

September 16, 1975

Enclosed is information regarding the free business development classes advertised in the San Francisco Chronicle and the San Francisco Examiner. A map is also enclosed for your convenience.

We hope you will find the courses of interest and are able to make arrangements to attend.

Very truly yours,

AMEX SYSTEMS, INC.

Naida Schweigert
Business Development Specialist
Civil Systems Division

NS:pw

Enclosures (2)

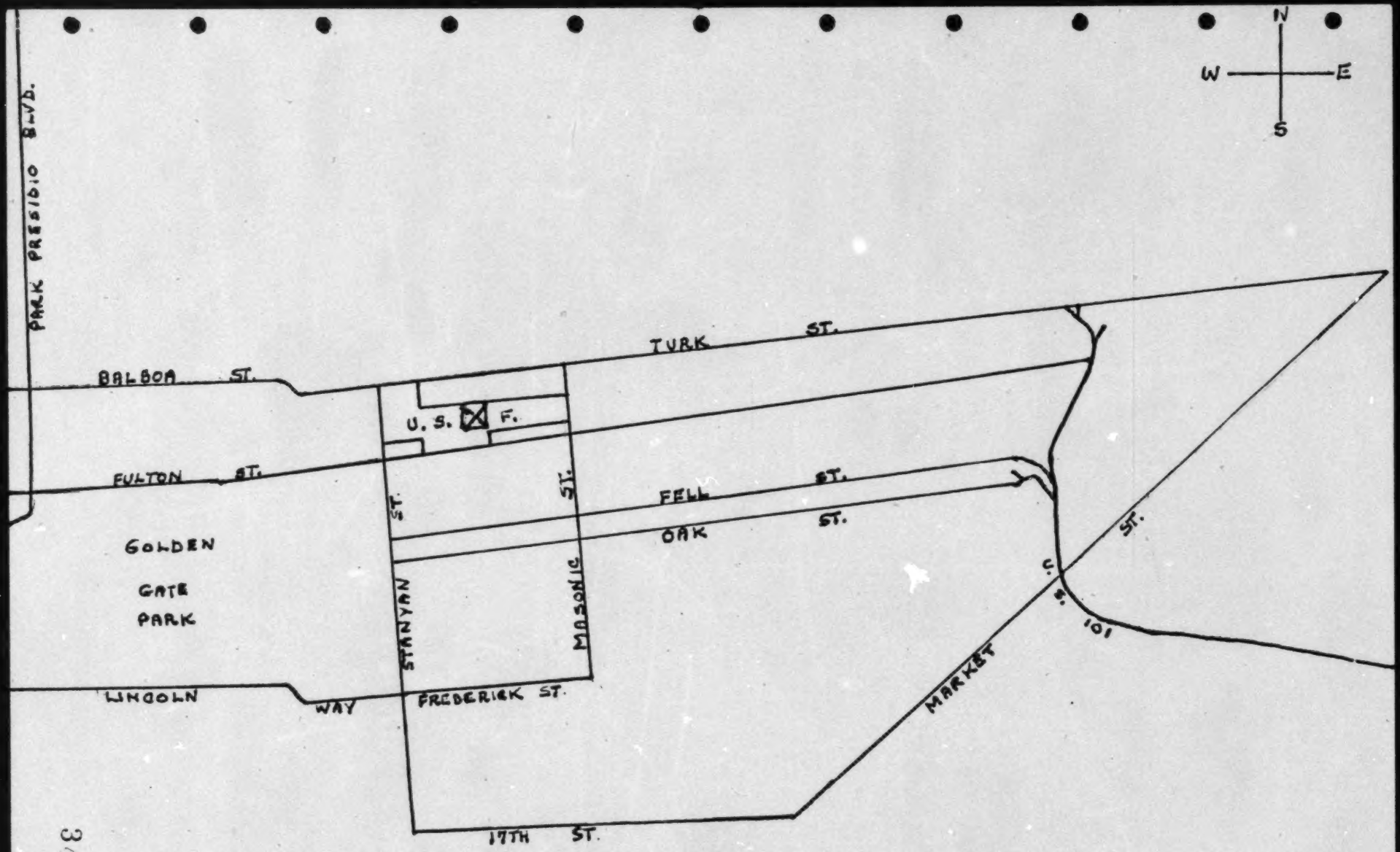
FREE BUSINESS DEVELOPMENT COURSES
for SMALL BUSINESS PERSONS

San Francisco Area

Amex Civil Systems, in cooperation with the Small Business Administration, will present several evening courses in business development during September and October. The curriculum will include:

Tuesday, September 23	Introduction
	Organizing and Planning Your Business
Thursday, September 25	Organizing and Planning Your Business
Tuesday, September 30	Business Management
Thursday, October 2	Business Management
Tuesday, October 7	Marketing
Thursday, October 9	Marketing
Tuesday, October 14	Marketing
Thursday, October 16	Financial Management
Tuesday, October 21	Financial Management
Thursday, October 23	Financial Management
Tuesday, October 28	Taxes, Law and Insurance
Thursday, October 30	Taxes, Law and Insurance
	Other Resources

Classes will be held at the University of San Francisco, Room 512, Harney Science Center, Golden Gate and Parker Avenues, San Francisco. Instructors will be from the local business community and universities. Tuition and all materials will be provided free of charge. If you are interested in attending, please plan to arrive early on the first evening. Classes begin at 6:30 p.m. and will end at approximately 9:30 p.m.



AMEX SYSTEMS, INC.
SMALL BUSINESS DEVELOPMENT COURSES
UNIVERSITY OF SAN FRANCISCO
ROOM 512
HARNEY SCIENCE CENTER

APPENDIX C

LIST OF INVITED OBSERVERS

Mr. Bob Perez, Director
Office of Community Relations
San Jose, California

Mr. John DeLuca
Deputy Mayor
San Francisco, California

Mr. Scot Stewart
Greater San Francisco
Chamber of Commerce

The Honorable Raul Castro
Governor of Arizona

The Honorable Richard B. Lamn
Governor of Colorado

The Honorable Dolph Briscoe
Governor of Texas

The Honorable John H. Reading
Mayor of Oakland, California

The Honorable Warren Widener
Mayor of Berkeley, California

The Honorable Dr. Thomas J. Clark
Mayor of Long Beach, California

The Honorable Michael Sands
Acting Mayor of Sacramento

The Honorable Pete Wilson
Mayor of San Diego

The Honorable Edmund G. Brown, Jr.
Governor of California

Mr. Gerald R. Flamm
Assistant Director
Economic Development
San Francisco, California

Ms. Gail D. Hemenway
Public Relations Officer
San Francisco Community College
District

Mr. Yosef Patel
Special Assistant to Regional Director
Office of Minority Business Enterprise
San Francisco, California

Mr. Alex Armendariz
Director
Office of Minority Business Enterprise
Washington, D.C.

Mr. Sherman Funk
Director, Research and Development
Office of Minority Business Enterprise
Washington, D.C.

Mr. Clarence M. Jackson
Administrative Assistant to
Councilman Leon L. Williams
The City of San Diego, California

Mr. David A. Ramirez
Project Director
California Office of Minority
Business Enterprise
Sacramento, California

Mr. Don Burns
Secretary of Commerce and Transportation
Department of Transportation
Sacramento, California

Mr. Peter R. Diaz
Intergovernmental Program Analyst
Office of Planning and Research
Office of the Governor
Sacramento, California

Mr. Rafael Jiminez
Director of Policy Research
City of San Jose, California

Dr. Leland W. Clark
Administrator
Metropolitan Adult Education Program
San Jose, California

The Honorable Janet Gray Hayes, Mayor
City of San Jose, California

LIST OF INVITED OBSERVERS

(Continued)

Mr. John Butler
Director of Affirmative Action
City of Houston, Texas

Mr. Theodore M. Lawe
Assistant to the City Manager
City of Dallas, Texas

Mr. Manuel Dominguez
Special Assistant to the Governor
Office of the Governor
Phoenix, Arizona

Mr. Wes Martin
Affirmative Action Officer
City and County of Denver
Denver, Colorado

Mr. Alvin Baca
Assistant to the Chairman
Governor's Council of
Economic Advisors
Santa Fe, New Mexico

Mr. Adrian Dove, Director
Office of Small Business Assistance
Office of the Mayor
Los Angeles, California

LIST OF PARTICIPANTS

NAME	9/23	9/25	9/30	10/2	10/7	10/9	10/14	10/16	10/21	10/23	10/28	10/30
Anaya, Rosario	x		x	x	x	x	x	x	x	x		
Arroyo, Norma	x	x	x	x	x	x	x	x	x	x		
Birdsall, Jim	x											
Bonato, Jim	x	x	x	x		x		x	x	x		
Brooks, Joel	x											
Bryant, Jayson	x	x		x	x	x	x		x	x		
Centurion, Francisco	x											
Chapa, Jose	x	x	x	x	x		x	x	x	x		
Cosner, Paul	x	x	x		x	x	x	x	x	x		
Duarte, Mario	x											
Fauver, Cecil	x	x	x	x	x	x	x	x	x	x		
Favetto, Sylvia	x	x										
Hoffman, Martin	x	x	x	x	x		x	x				
Kolenda, Mary Jo	x			x								
Lechowick, Vincent	x	x		x								
Leggett, Frank			x	x			x					
Lourdes, Augustin	x	x	x	x	x	x	x	x	x	x		
Lundquist, Bob	x	x	x									
Lundquist, Pam	x		x									
Meyer, Mark	x	x	x									
Nasra, Elias	x	x	x	x	x	x	x	x	x	x		
Padua, Lena		x										
Passek, Irene	x	x	x				x					
Pifarre, Juan	x	x	x									
Ramirez, Lee	x	x	x		x	x	x	x				
Ramos, Gloria			x		x	x	x	x	x	x		
Rubio, Robert	x		x									
Villacorte, Ted	x	x										
Wade, McKenning	x	x		x	x	x		x	x	x		
Young, Arnold	x	x										
Brownstone, Caroline				x								
Polk, Marshall C.				x	x	x		x	x	x		
Tims, Arthur				x	x	x		x	x	x		
Totah, Munir				x	x		x	x	x	x		
Passwaiter, Carmelita				x			x	x	x	x		
Clerihan, Don				x	x	x	x	x	x	x		
Howell, Julie				x								

LIST OF PARTICIPANTS

NAME	9/23	9/25	9/30	10/2	10/7	10/9	10/14	10/16	10/21	10/23	10/28	10/30
Smith, Clorinda				x	x							
Navarez, Primitivo						x	x	x	x	x		
Nasrah, Peter A.										x		

APPENDIX D

SUMMARY

The following questions are intended to guide us in evaluating this program and in making future decisions concerning it. We ask you to please assist us by completing this questionnaire. The effectiveness of this evaluation depends upon your frankness and the care with which you answer the questions. Please DO NOT sign your name.

Ike Dow

ORGANIZING AND PLANNING YOUR BUSINESS

Date: 9/23 and 25, 1975

1. Based on what you expected to learn, how would you rate tonight's session?

	Excellent	Good	Average	Fair	Poor
		3 or 25%	6 or 50%	2 or 16.7%	1 or 8.3%

2. How would you rate the instructor's delivery of material?

	Excellent	Good	Average	Fair	Poor
		2 or 16.7%	4 or 33.3%	1 or 8.3%	5 or 41.7%

3. How would you rate the instructor's knowledge of the material?

	Excellent	Good	Average	Fair	Poor
		8 or 81.2%	1 or 16.7%	3 or 25%	

4. How would you rate the instructor's class preparation?

	Excellent	Good	Average	Fair	Poor
		2 or 16.7%	6 or 50%	2 or 16.7%	2 or 16.7%

5. How would you rate the visual aids and hand-outs?

	Excellent	Good	Average	Fair	Poor
		6 or 50%	1 or 8.3%	1 or 8.3%	3 or 25%

6. Do you feel the time spent on the subject was: 1 or 8.3% No Response

1 or 8.3% too much?

6 or 50% about right?

5 or 41.7% too little?

7. Do you feel the participant involvement was:

_____ too much?

9 or 75% about right?

3 or 25% too little?

8. What did you most like about this session?

Business package handout; forms of business; Thursday was much better than Tuesday; finance; explanation of sources of financial assistance; capital sources; handout material; brought me almost up-to-date.

9. What did you least like about this session?

Material not presented in clear, concise form nor well-developed; poor teacher, very confusing, took too much for granted; boring, not open to class needs, questions or responses; not full explanation of terms used; not thorough enough analysis of financial sources; lack of voice enthusiasm, needs to develop warmer rapport with audience; instructor's presentation; should introduce ourselves and become friends.

10. Do you have any further comments or suggestions about tonight's session?

Outline should be given and adhered to; more logical outline and should not assume all have business education background; class should deal with what class mostly composed of - no one here was into furniture; repeat questions before answering; more, more, more.

AQ-2 (Cont'd)

SUMMARY

The following questions are intended to guide us in evaluating this program and in making future decisions concerning it. We ask you to please assist us by completing this questionnaire. The effectiveness of this evaluation depends upon your frankness and the care with which you answer the questions. Please DO NOT sign your name.

Sam Trull

BUSINESS MANAGEMENT (PERSONNEL) Date: 9/30/75

1. Based on what you expected to learn, how would you rate tonight's session?

Excellent	Good	Average	Fair	Poor
2 or 25%	6 or 75%			

2. How would you rate the instructor's delivery of material?

Excellent	Good	Average	Fair	Poor
7 or 87.5%	1 or 12.5%			

3. How would you rate the instructor's knowledge of the material?

Excellent	Good	Average	Fair	Poor
6 or 75%	2 or 25%			

4. How would you rate the instructor's class preparation?

Excellent	Good	Average	Fair	Poor
5 or 62.5%	3 or 37.5%			

5. How would you rate the visual aids and hand-outs?

Excellent	Good	Average	Fair	Poor	No Response
	5 or 62.5%	1 or 12.5%	1 or 12.5%		1 or 12.5%

6. Do you feel the time spent on the subject was:

	too much?
5 or 62.5%	about right?
3 or 37.5%	too little?

7. Do you feel the participant involvement was:

	too much?
6 or 75%	about right?
2 or 25%	too little?

8. What did you most like about this session?

Instructor; preparation and delivery of material; pleasant, informal manner; method of presentation; concise scope; presentation of material.

9. What did you least like about this session?

Time limit (2); too much theory and not enough "relative", practical examples; nothing.

10. Do you have any further comments or suggestions about tonight's session?

Should be longer, more depth (2); like to meet instructor again.

AQ-2 (Cont'd)

SUMMARY

MARKETING

The following questions are intended to guide us in evaluating this program and in making future decisions concerning it. We ask you to please assist us by completing this questionnaire. The effectiveness of this evaluation depends upon your frankness and the care with which you answer the questions. Please DO NOT sign your name.

JUDY O'CALLAGHAN

Date: 10-7 through 10-14

1. Based on what you expected to learn, how would you rate tonight's session?

3 or 23%	6 or 46%	3 or 23%		1 or 8%
Excellent	Good	Average	Fair	Poor

2. How would you rate the instructor's delivery of material?

6 or 46%	3 or 23%	3 or 23%	1 or 8%	
Excellent	Good	Average	Fair	Poor

3. How would you rate the instructor's knowledge of the material?

8 or 61%	1 or 8%	3 or 23%	1 or 8%	
Excellent	Good	Average	Fair	Poor

4. How would you rate the instructor's class preparation?

9 or 69%	3 or 23%		1 or 8%	
Excellent	Good	Average	Fair	Poor

5. How would you rate the visual aids and hand-outs?

5 or 38%	1 or 8%	5 or 38%	2 or 16%	
Excellent	Good	Average	Fair	Poor

6. Do you feel the time spent on the subject was:

_____ too much?

11 or 84% about right?

2 or 16% too little?

7. Do you feel the participant involvement was:

1 or 8% too much?

9 or 69% about right?

3 or 23% too little?

8. What did you most like about this session?

Preparation and delivery; everything; delivery of material; lecturer's comprehensive knowledge; graphic materials and examples; almost everything; advertising; information on advertising; very little; well-organized; visual aids very helpful.

9. What did you least like about this session?

Student interruptions (2); too generalized; merchandizing; for small businesses, the information on market research seemed unrealistic; far, far too general and ivory tower oriented - no practical experience or advice - too much theory; too structured.

10. Do you have any further comments or suggestions about tonight's session?

Take some time to discuss actual case histories; more classes of this sort - very stimulating.

SUMMARY

BUSINESS MANAGEMENT

The following questions are intended to guide us in evaluating this program and in making future decisions concerning it. We ask you to please assist us by completing this questionnaire. The effectiveness of this evaluation depends upon your frankness and the care with which you answer the questions. Please DO NOT sign your name.

DONNIE EVERETTE

Date: 10-2-75

1. Based on what you expected to learn, how would you rate tonight's session?

1 or 9%	8 or 73%	2 or 18%		
Excellent	Good	Average	Fair	Poor

2. How would you rate the instructor's delivery of material?

3 or 27%	6 or 55%	2 or 18%		
Excellent	Good	Average	Fair	Poor

3. How would you rate the instructor's knowledge of the material?

6 or 55%	3 or 27%	2 or 18%		
Excellent	Good	Average	Fair	Poor

4. How would you rate the instructor's class preparation?

1 or 9%	7 or 64%	3 or 27%		
Excellent	Good	Average	Fair	Poor

5. How would you rate the visual aids and hand-outs?

2 or 18%	6 or 55%	1 or 9%	1 or 9%	
Excellent	Good	Average	Fair	Poor

1 or 9% - No Response

6. Do you feel the time spent on the subject was:

_____ too much?

10 or 91% about right?

1 or 9% too little?

7. Do you feel the participant involvement was:

_____ too much?

7 or 64% about right?

4 or 36% too little?

8. What did you most like about this session?

Helped in planning - useful tool; learned many things; everything; personable, down-to-earth delivery; helpful in organization of my own personal goals; that I am learning something new; the input method was very good - using the system to process output; learning the importance of goal setting.

9. What did you least like about this session?

Could have been more specific to small business; nothing; lack of class participation; instructor seemed a bit too harsh in his attitude toward questions posed by several class members - I think this tended to play down class participation.

10. Do you have any further comments or suggestions about tonight's session?

Recap would have been helpful; Instructor did not follow up on subjects; All sessions have something of textbook flavor - might consider occasional small group.

AQ-2 (Cont'd)

SUMMARY
FINANCIAL MANAGEMENT

The following questions are intended to guide us in evaluating this program and in making future decisions concerning it. We ask you to please assist us by completing this questionnaire. The effectiveness of this evaluation depends upon your frankness and the care with which you answer the questions. Please DO NOT sign your name.

Ms. Audrey Jacks Date: 10/16; 10/21; 10/23

1. Based on what you expected to learn, how would you rate tonight's session?

Excellent	Good	Average	Fair	Poor
6 or 34%	10 or 56%	1 or 5%	1 or 5%	

2. How would you rate the instructor's delivery of material?

Excellent	Good	Average	Fair	Poor
6 or 35%	10 or 59%	1 or 6%		

3. How would you rate the instructor's knowledge of the material?

Excellent	Good	Average	Fair	Poor
12 or 67%	5 or 28%		1 or 5%	

4. How would you rate the instructor's class preparation?

Excellent	Good	Average	Fair	Poor
5 or 28%	10 or 56%	2 or 11%	1 or 5%	

5. How would you rate the visual aids and hand-outs?

Excellent	Good	Average	Fair	Poor
4 or 23%	10 or 56%	1 or 5%	1 or 5%	2 or 11%

6. Do you feel the time spent on the subject was:

	too much?
13 or 72%	about right?
5 or 28%	too little?

7. Do you feel the participant involvement was:

	too much?
16 or 94%	about right?
1 or 6%	too little?

8. What did you most like about this session?

Hand outs; teacher's delivery; the teacher was well prepared, informative and very human; the material that was covered; the information was so necessary and practical. Question and answer period. Encouragement of instructor. Liked case studies.

9. What did you least like about this session?

Handouts were not given for each transparency used. Too little time. Too much material was covered.

10. Do you have any further comments or suggestions about tonight's session?

Would like to attend additional classes. Would like to have more time on budgets and business plans.

AQ-2 (Cont'd)